

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

**IN RE: Frank Emery Torok, II**

**Case # 21-12867**

**Debtor**

**CHAPTER 13**

**CERTIFICATION OF NO PAYMENT ADVICES  
PURSUANT TO 11 U.S.C. § 521(a)(1)(B)(iv)**

I, Frank Emery Torok, II, hereby certify that within sixty (60) days before the date of filing the above-captioned bankruptcy petition, I did not receive payment advices (e.g. "pay stubs"), as contemplated by 11 U.S.C. § 521(a)(1)(B)(iv), **from any source of employment**. I further certify that I received no payment advices during that period because:

    I have been unable to work due to a disability throughout the sixty (60) days immediately preceding the date of the above-captioned petition.

  X   I have received no regular income other than Social Security and/or Pension income throughout the sixty (60) days immediately preceding the date of the above-captioned petition.

  X   My sole source of regular employment income throughout the sixty (60) days immediately preceding the date of the above-captioned petition has been through self-employment from which I do not receive evidence of wages or a salary at fixed intervals.

    I have been unemployed throughout the sixty (60) days immediately preceding the date of the above-captioned petition.

    I did not receive payment advices due to factors other than those listed above. (Please explain)

I certify under penalty of perjury that the information provided in this certification is true and correct to the best of my knowledge and belief.

DATE: November 2, 2021

          /s/ Frank Emery Torok, II            
Frank Emery Torok, II